

WIRELESS ADAPTOR AND  
WIRELESS FINANCIAL TRANSACTION SYSTEM

Abstract of the Disclosure

Disclosed is a wireless adaptor for a financial transaction device compatible with the public switched telephone network, such as a point-of-sale credit card terminal, allowing such a device to be used in a wireless manner. Further disclosed is a wireless financial transaction system using the wireless adaptor of the invention. Further disclosed are methods used to operate a financial transaction device compatible with the public switched telephone network in a wireless manner, and to provide additional data security therefor. The invention may be used to provide wireless and portable operation of existing credit card authorization terminals without any modifications needing to be made to either the terminal itself or any software programs contained therein. From the point of view of the authorization processor the operation of the financial transaction device in a wireless and/or portable manner is no different than when the financial transaction device is operated in a fixed location using the public switched telephone network.